

**Amendments to the Claims:**

This listing of claims will replace all prior versions and listings of claims in the application.

**Listing of Claims:**

1. (Previously Presented) A method for generating a combined stored-value and credit instrument for a customer, the method comprising:
  - receiving credit-account parameters to be associated with the instrument;
  - establishing a credit account associated with the instrument in accordance with the credit-account parameters;
  - receiving stored-value-account parameters to be associated with the instrument;
  - establishing a stored-value account associated with the instrument in accordance with the stored-value-account parameters;
  - linking the credit account and the stored-value account; and
  - initiating issuance of the instrument to the customer substantially contemporaneously with linking the credit account and the stored-value account, wherein the instrument includes a single identifier such that a merchant is able to access funds from both the credit account and the stored-value account with the single identifier.
2. (Original) The method recited in claim 1 wherein initiating issuance of the instrument is performed after linking the credit account and the stored-value account.
3. (Original) The method recited in claim 1 wherein the credit-account parameters include specification of a credit limit.
4. (Original) The method recited in claim 1 wherein the stored-value-account parameters include specification of a limited set of one or more merchants at which the stored-value account may be used.

5. (Original) The method recited in claim 1 wherein the stored-value-account parameters include specification of an initial value amount for the stored-value account.

6. (Previously Presented) The method recited in claim 1 further comprising:  
receiving a request to reload value into the stored value account, the request being supported by funds from other than the credit account; and  
augmenting a value amount for the stored-value account in accordance with the request.

7. (Original) The method recited in claim 1 further comprising loading value equal to a specified fraction of an amount of a credit transaction executed with the instrument into the stored-value account in response to execution of the credit transaction.

8. (Original) The method recited in claim 1 further comprising generating a consolidated statement summarizing customer activity on the linked credit account and stored-value account.

9. (Original) The method recited in claim 1 further comprising responding to a customer-service request relating to at least one of the linked credit account and stored-value account.

10. - 19. (Canceled)

20. (Previously Presented) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a host system including an input device, a communications system, a storage device, and a processor, wherein the computer-readable program includes instructions for operating the host system to generate a combined stored-value and credit instrument for a customer in accordance with the following:  
receiving, with the input device, credit-account parameters to be associated with the instrument;

establishing, with the processor, a credit account in accordance with the credit-account parameters, wherein the credit account is maintained on the storage device and associated with the instrument;

receiving, with the input device, stored-value-account parameters to be associated with the instrument;

establishing, with the processor, a stored-value account in accordance with the stored-value-account parameters, wherein the stored-value account is maintained on the storage device and associated with the instrument;

linking the credit account and the stored-value account on the storage device; and  
initiating, with the processor, issuance of the instrument to the customer substantially contemporaneously with linking the credit account and the stored-value account, wherein the instrument includes a single identifier such that a merchant is able to access funds from both the credit account and the stored-value account with the single identifier.

21. (Original) The computer-readable storage medium recited in claim 20 wherein the instructions for initiating issuance of the instrument are executed after the instructions for linking the credit account and the stored-value account.

22. (Previously Presented) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for:  
receiving, with the communications system, a request to reload value into the stored value account, the request being supported by funds from other than the credit account;  
and

augmenting a value amount for the stored-value account in accordance with the request.

23. (Original) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for loading value equal to a specified fraction of an amount of a credit transaction executed with the instrument into the stored-value account in response to execution of the credit transaction.

24. (Original) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for generating, with the processor, a consolidated statement summarizing customer activity on the linked credit account and stored-value account.

25. (Original) The computer-readable storage medium recited in claim 20 wherein the computer-readable program further includes instructions for responding, over the communications system, to a customer-service request relating to at least one of the linked credit account and stored-value account.

26. - 33. (Canceled)